

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

In re:

JOYCE ANN LUMSDEN

Debtor(s)

Case No. 12-50621

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Herbert L. Beskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/02/2012.
- 2) The plan was confirmed on 01/14/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/29/2017.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,993.02.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$14,425.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$14,425.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,644.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$923.78
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,567.78

Attorney fees paid and disclosed by debtor: \$106.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ANESTHESIA ASSOCIATES OF AUGU	Unsecured	40.51	NA	NA	0.00	0.00
AUGUSTA EYE ASSOCIATES	Unsecured	20.00	NA	NA	0.00	0.00
AUGUSTA HEALTH	Unsecured	2,100.88	926.17	926.17	341.06	0.00
AUGUSTA HEALTH CARE FOR WOM	Unsecured	89.00	NA	NA	0.00	0.00
AUGUSTA SURGERY	Unsecured	60.47	NA	NA	0.00	0.00
BLUE RIDGE PATHOLOGISTS INC.	Unsecured	5.78	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	328.99	NA	NA	0.00	0.00
CHASE	Unsecured	2,104.32	NA	NA	0.00	0.00
CHECK INTO CASH	Secured	585.28	NA	NA	0.00	0.00
CITY OF STAUNTON TREASURER	Secured	6,046.04	5,835.74	4,315.14	4,315.14	0.00
COMCAST	Unsecured	304.29	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	428.91	NA	NA	0.00	0.00
JOHN L. OCHELTREE, DPM	Unsecured	86.00	NA	NA	0.00	0.00
JOHN R. ROLLER, DDS	Unsecured	43.20	NA	NA	0.00	0.00
LANDMARK ASSET RECEIVABLES M	Unsecured	11,088.87	12,826.45	12,826.45	4,723.32	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	364.63	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	4,359.11	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	428.91	428.91	157.94	0.00
PURCHASING POWER	Unsecured	1,473.97	NA	NA	0.00	0.00
PURCHASING POWER, LLC	Unsecured	NA	859.74	859.74	316.59	0.00
SHENANDOAH EMERGENCY MEDIC.	Unsecured	37.71	NA	NA	0.00	0.00
SHENANDOAH EYE ASSOCIATES	Unsecured	4.38	NA	NA	0.00	0.00
TRAVELERS	Unsecured	356.45	NA	NA	0.00	0.00
U.S. BANK TRUST, N.A.	Secured	3,000.00	1,003.17	1,003.17	1,003.17	0.00
UVA HEALTH SERVICES	Unsecured	570.71	NA	NA	0.00	0.00
UVA MEDICAL CENTER	Unsecured	928.11	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,003.17	\$1,003.17	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$4,315.14	\$4,315.14	\$0.00
TOTAL SECURED:	\$5,318.31	\$5,318.31	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$15,041.27	\$5,538.91	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,567.78</u>	
Disbursements to Creditors	<u>\$10,857.22</u>	
TOTAL DISBURSEMENTS :		<u>\$14,425.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/30/2017

By: /s/ Herbert L. Beskin

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.